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E-FILED: May 7, 2010

**UNITED STATES BANKRUPTCY COURT**

**DISTRICT OF NEVADA**

<b>In Re:</b>	)	<b>Case No. BKS-09-22430-LBR</b>
	)	<b>Chapter 13</b>
	)	
<b>Virginia R. Gifford,</b>	)	
	)	
<b>Debtor.</b>	)	
	)	
	)	
	)	

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**DECLARATION OF GEORGE HAINES, ESQ. REGARDING  
REASONABLENESS OF FEES ON MOTION TO EMPLOY HAINES &  
KRIEGER LOAN MODIFICATIONS, LLC AND TO APPROVE  
ADMINISTRATIVE EXPENSES FOR LOAN MODIFICATION SERVICES**

STATE OF NEVADA        )  
                                  ) ss.  
COUNTY OF CLARK     )

**GEORGE HAINES, ESQ.** declares as follows:

1. That I am the counsel for the Debtor in the above Chapter 13 matter.
2. That I make this Declaration of my own personal knowledge, and I am competent to testify as to the matters herein.
3. Based on my understanding of present market conditions for loan modification services, the fees requested by Haines & Krieger Loan Modifications, LLC in the amount of \$3,500 are reasonable.

DATED: May 7, 2010

/s/George Haines, Esq.  
**George Haines, Esq.**  
**Attorney**

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